

The Mt. Valley Name
Valley of Timpanogos

Midway Valley - W. Dee Halvorsen
Provo River Valley

"
Cone Valley
William's Valley
Heber Valley

Names of Valley
Non-descriptive Name
Old Fort Heber Bandages

Ref Advancing The Mormon Frontier
= The Life & Times of Jos. Stacy Merdock
by Geo A. Thompson

Robert R Green
375 E 200 N
Heber City UT 84032-1710

Dear Neighbor:

You're a member of your community because it's home to your family and friends.

But did you also know Heber is home to Utah's finest financial services, provided by America First Federal Credit Union?

And you're in a position to take advantage of them if you become a member. Joining us brings you a host of benefits, and you may have eligibility.

America First is now regulated by the federal government, and our new charter allows us to bring you our products if you work, worship, volunteer or attend school in Salt Lake or Summit counties, as well as several other nearby counties.

In addition, you may be eligible if you are related to someone who works, worships, volunteers, or attends school in many Wasatch Front counties, and we invite you to investigate your eligibility by calling us at 1-800-999-3961.

If you really consider the benefits of credit union membership, you'll find that they're in your best economic interest.

We offer the lowest possible loan rates, the highest possible savings dividends, and **free** 24-hours-a-day, seven-days-a-week account access.

In fact, we're Utah's leader in giving you anytime, anywhere financial management capability. We're always available to you online at www.americafirst.com or over the phone at 1-800-999-3961.

Credit unions are the financial home to many Utah families, and we hope you'll consider joining us at America First.

Sincerely,



Brent A. Allen
Executive Vice President

P.S. Have you checked the interest rate you're paying on all your loans? You may do your household budget a favor by refinancing auto, home, and Visa® card loans with America First Credit Union. We offer low rates and no fees, so visit us online at www.americafirst.com or give us a call at 1-800-999-3961 today.